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(71) Applicant
Pubbli-Fin S.r.l.

(Incorporated in Italy)

Via San Vincenzo 24, Milan, Italy

(72) Inventor
Paolo Della Valle(74) Agent and/or Address for Service
Marks & Clerk
Suite 301, Sunlight House, Quay Street,
Manchester, M3 3JY, United Kingdom(51) INT CL⁴
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(54) Instrument of credit

(57) An instrument of credit comprises a paper support on which areas 3, 4, 5, 6 are defined which are designed to receive inscriptions concerning the monetary amount, the payee of said amount and all possible restriction in the use of the instrument of credit 1. To the paper support 2 in the region of said areas 3, 4, 5, 6, respective holograms 3', 4', 5', 6', are applied which are adapted to receive the inscriptions at least partially.

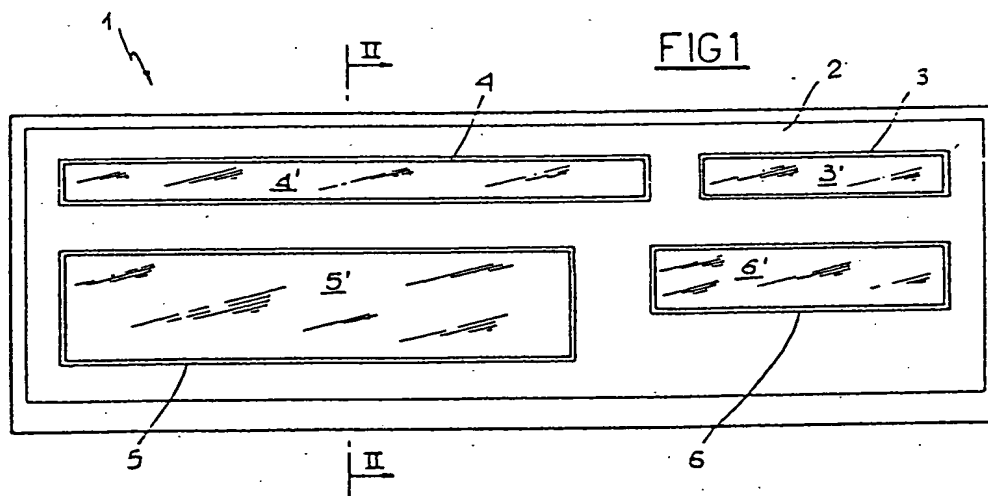


FIG1

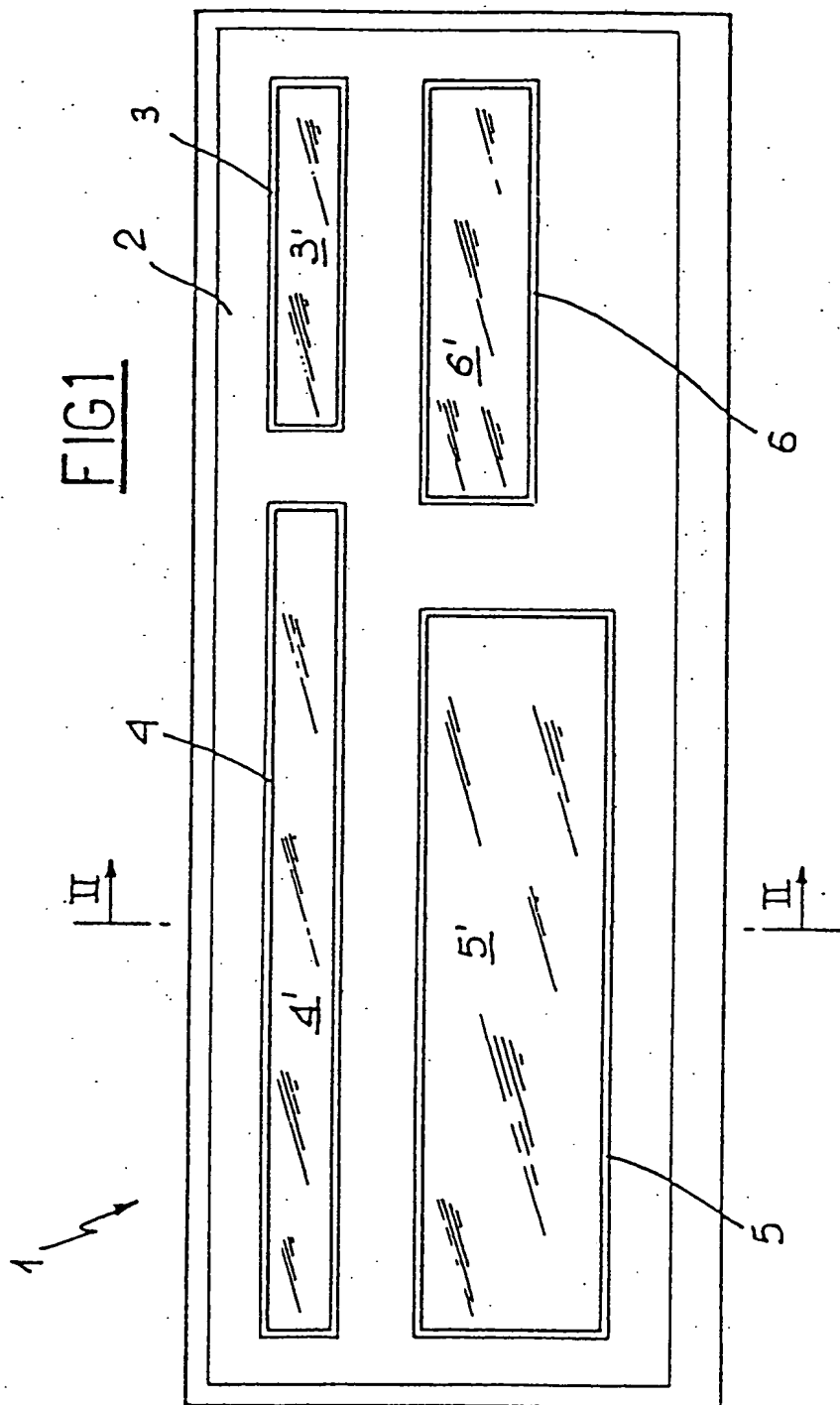
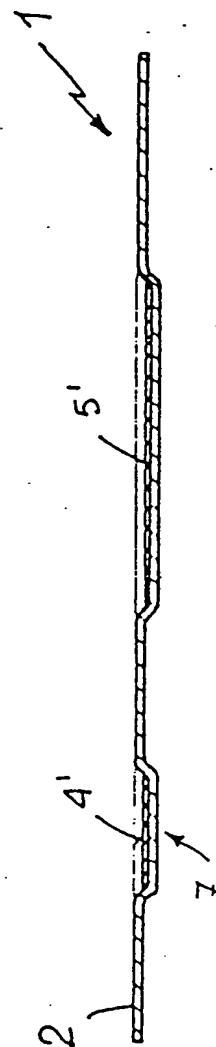


FIG2



The present invention relates to an instrument of credit of the type comprising a paper support on which areas are defined which are designed to receive inscriptions concerning the monetary amount assigned to the instrument of credit, the payee of said amount and possible restrictions in the use of the instrument of credit.

An example of such instruments of credit is represented by bank cheques to which reference will be particularly made by way of example only in the course of the present description.

It is known that instruments of credit such as for example bank cheques substantially consist of a paper support on which different areas are defined by printing, on which areas different inscriptions concerning the monetary amount assigned to the cheque, the payee of said amount, as well as possible restrictions in the use of the cheque itself have to be affixed. The inscriptions concerning use restrictions can be for example represented by the wording "UNTRANSFERABLE"; when this wording is present on the cheque it cannot be endorsed to a person different from the payee and the monetary amount can but be cashed by the drawer itself or by said payee.

In order to prevent the occurrence of a cheque forgery as much as possible, it is currently provided that, by printing with special inks, suitable graphic motifs should be reproduced over the whole surface of the paper support, and particularly in the region of the above specified areas. Said graphic motifs are carried out such

as to be very weak, that is to say they can be readily rubbed out when, during an attempt to forge the cheque, said areas of the paper support are submitted to an abrasive action and/or to the attack of chemical substances. In addition the graphic motifs are very complicated and they can be very hardly reproduced after an erasure.

Under this situation, the forgery of the cheque is remarkably hindered due to the fact that it should be very difficult, on the part of a forger, to rub out and replace an inscription reproduced on a cheque without manifestly altering the graphic appearance thereof.

However, in spite of the above described precautions, many cheque forgeries are currently encountered. In other words, there are forgers who, in a not very clear way, succeed in accomplishing the erasure of the inscriptions without eliminating the graphic motifs or in restoring the latter when an erasure has taken place.

The object of the present invention is substantially to solve the problems of the known art through an instrument of credit capable of eliminating all forgery possibility.

The foregoing and still further objects that will become more apparent in the course of the present description are substantially attained by an instrument of credit characterized in that it comprises at least a hologram applied to the paper support in the region of at least one of said areas and designed to receive , at

least partially, the inscriptions that have to be affixed on the corresponding areas.

Further features and advantages of the invention
5 will become more apparent from the detailed description of a preferred embodiment of an instrument of credit in accordance with the present invention given hereinafter by way of non limiting example, with the aid of the accompanying drawings, in which:

10 - Fig. 1 shows an instrument of credit according to the invention, identified by way of example only by a bank cheque;

- Fig. 2 is an enlarged sectional view taken along line II-II in Fig. 1.

15

Referring to the above figures, an instrument of credit according to the present invention and identified by a bank cheque has been allocated the reference numeral 1. The instrument of credit 1 comprises a paper
20 support 2 on which different areas designed to receive, at the issue of the cheque, inscriptions that are made either manually with a pen or a typewriting machine, or automatically through the printing units of a computer, are defined.

25

In greater detail, provision is made for a first area 3 in which the monetary amount assigned to the cheque must be written in figures, a second area 4 in which said monetary amount is to be written in words, a third area
30 5 where the name and surname of the payee of the amount are affixed and a fourth area 6 where inscriptions relating to the cheque use restrictions such as for example the

wording "UNTRANSFERABLE" are inserted.

In an original manner and according to the present invention, in the region of at least one of said areas 5 a hologram is applied which is adapted to receive, at least partially, the inscriptions corresponding to the area itself. In a preferred embodiment it is provided that each area 3, 4, 5, 6 should have its respective hologram 3', 4', 5', 6'.

10

Each of said holograms, in a manner known per se, substantially consists of a thin laminar support made of metal or the like, on which a holographic image is reproduced by means of a sophisticated technique not 15 described herein as it is not important to the ends of the present invention. Said holographic image is substantially formed by the reflection of light obtained by means of a great amount of microscopic surface roughnesses produced on the holographic support. These surface 20 roughnesses are deformed and flattened at the points where, during the execution of the inscriptions, localized pressures are produced due to the passage of a pen point or as a result of the action of the letter of a typewriting machine or the like. Consequently, the 25 inscriptions affixed on holograms 3', 4', 5', 6' are not only formed with the ink deposits but they are also the result of a virtual elimination or alteration of the reflection of light caused by the deformations produced on the holographic support surface roughnesses.

30

Under this situation, should a forger try to eliminate the inscriptions by the use of suitable

chemical substances capable of melting ink, the inscriptions represented by said elimination or alteration of the reflections of light would always be visible on the holograms and would prove the forgery attempt.

The forgery attempts would be immediately discovered even if said inscriptions were rubbed out through a mechanical abrasive action. In fact that would cause an unavoidable deterioration of the holographic support surface roughnesses and, as a result, the elimination of the holographic image reproduced thereon.

Preferably holograms 3', 4', 5', 6' are applied to the paper support 2 by a hot pressing process, where necessary with the aid of acrylic adhesives and the like. Once applied to the paper support 2, holograms practically form a single body therewith, so that it is impossible to remove one of said holograms or more than one without causing visible abrasions on the paper support.

It may also be advantageous that during the pressing process surface depressions should be produced on the paper support 2 in the areas occupied by holograms. In this way, should a forger succeed in taking away one of said holograms or more than one from the paper support 2, the presence of the surface depressions thereon would clearly prove that a forgery has occurred.

The present invention attains the intended purposes.

In fact in the instruments of credit in question it

is exploited the relative delicacy and weakness of the images produced on the holograms in order to eliminate all forgery possibility. It is to be understood that once they have been altered, said holographic images can no more be restored, since the execution of this operation would involve practically insuperable technical difficulties. Actually up to now the production of holographic images cannot be achieved on a holographic support already applied to a paper sheet and anyway it requires the use of very advanced techniques to be carried out by means of plants which use low frequency laser sources and the installation and maintenance of which are very expensive.

15 Obviously modifications and variations can be made to the present invention, all falling within the scope of the inventive idea characterizing it.

In particular the number, arrangement and sizes of the holograms disposed on the instrument of credit are not binding. In fact a single hologram engaging all areas designed to receive inscriptions or even the whole surface of the paper support could also be provided.

25 In addition, the above specified inscriptions may also be directly represented by the holographic images of the holograms without departing from the inventive idea of the invention.

C L A I M S

1. An instrument of credit including a paper support
on which areas are defined which are designed to receive
5 inscriptions concerning the monetary amount assigned to
the instrument of credit, the payee of said amount and
possible restrictions in the use of the instrument of
credit, characterized in that it comprises at least a
hologram applied to the paper support in the region of
10 at least one of said areas and designed to receive, at
least partially, the inscriptions that have to be
affixed on the corresponding areas.

2. An instrument of credit as claimed in claim 1,
15 characterized in that said holograms are disposed in the
region of surface depressions carried out in the paper
support.

3. An instrument of credit as claimed in claim 1,
20 characterized in that said inscriptions are directly
represented by the holographic images exhibited by
said holograms.

3. An instrument of credit substantially as hereinbefore
25 described, with reference to the accompanying drawings.